

Information to identify the case:

Debtor 1	Madeline Andrews	Social Security number or ITIN	xxx-xx-8182
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-12040-RG			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Madeline Andrews

8/25/20

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Madeline Andrews
DebtorCase No. 17-12040-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 22

Date Rcvd: Aug 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2020.

db +Madeline Andrews, 84 Orient Ave., Jersey City, NJ 07305-3612
 aty +Jerome F. O'Brien, O'Brien & Taylor, 175 Fairfield Ave., PO Box 505,
 W. Caldwell, NJ 07007-0505
 516805116 +Dr. Leonardis/Carol WR, 1515 S 21st St, Clinton, IA 52732-6676
 516692655 +Dr. Leonardis-Carol WR, 1515 S 21st St., Clinton, IA 52732-6676
 516692656 +Executive Credit MGM, 4 Waterloo Rd., Stanhope, NJ 07874-2653
 516857324 +FV-1, Inc., Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517297006 +FV-I, Inc. Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 516692658 HSBC Bank, PO Box 9, Buffalo, NY
 516692657 +Hackensack Univ Medce, 30 Prospect Ave., Hackensack, NJ 07601-1915
 516624988 +Hudson County Sheriff's Office, G15 Adm. Bldg., 595 Newark Ave.,
 Jersey City, NJ 07306-2394
 516692659 +LHR Inc., 1 Main St., Hamburg, NY 14075-4930
 517519987 +Madelaine Andrews, Attn: O'Brien & Taylor, 175 Fairfiled Ave, PO Box 505,
 West Caldwell, NJ 07007-0505
 516805117 +Northern NJ Orthopedic, 730 Palisade Avenue, Teaneck, NJ 07666-3144
 517520043 +Northern Nea Jersey Orthppedic Specialits, PA, O'Brien & Taylor, 176 Fairfield Ave,
 PO Box 505, West Caldwell, NJ 07007-0505
 517406777 +Northern New Jersey, Orthopedic Specialists P.A., Attn: Jerome F. O'Brien, Esq.,
 PO Box 505, West Caldwell, NJ 07007-0505
 516624987 +SLS, 8742 Lucent Blvd., Ste. 300, Highland Ranch, CO 80129-2386
 517437473 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 25 2020 23:00:26 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 25 2020 23:00:25 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Aug 26 2020 02:38:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 516657822 +EDI: RMSC.COM Aug 26 2020 02:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516876257 +EDI: AIS.COM Aug 26 2020 02:38:00 Verizon, by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517651769 SELECT PORTFOLIO SERVICING, INC., as servicer for U.S. Bank Trust,
 National Association, as Trustee, for Towd Point Master Funding, Trust 2018-PM6
 517651770 SELECT PORTFOLIO SERVICING, INC., as servicer for U.S. Bank Trust,
 National Association, as Trustee, for Towd Point Master Funding, Trust 2018-PM6,
 SELECT PORTFOLIO SERVICING, INC.
 517744957 Select Portfolio Servicing, Inc., as servicer for
 517437474* +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386
 516624986 ##+Buckley Madole, PC, 99 Wood Avenue South, Ste. 803, Iselin, NJ 08830-2713

TOTALS: 3, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 22

Date Rcvd: Aug 25, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC, as servicer for FV-I, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jill Manzo on behalf of Creditor Towd Point Mortgage Trust 2018-2, U.S. Bank National Association, as Indenture Trustee bankruptcy@feinsuch.com
Jill Manzo on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for TOWD POINT MORTGAGE TRUST 2018-2, U.S. BANK NATIONAL ASSOCIATION, AS INDENTURE TRUSTEE bankruptcy@feinsuch.com
Jill Manzo on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for U.S. BANK TRUST NATIONAL ASSOCIATION, AS TRUSTEE FOR TOWD POINT MASTER FUNDING TRUST 2018-PM6 bankruptcy@feinsuch.com
John A. Lipowski on behalf of Debtor Madeline Andrews jall1001@aol.com
Marie-Ann Greenberg magecf@magtrustee.com
Melissa N. Licker on behalf of Creditor Towd Point Mortgage Trust 2018-2, U.S. Bank National Association, as Indenture Trustee NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8